

# Open house for new Flood Risk Maps for Kent and Sussex Counties set for April 20 in Milford

**DOVER** – DNREC and the Federal Emergency Management Agency (FEMA) will hold an open house from 5 to 7 p.m., Wednesday April 20 at the Carlisle Fire Company Hall, 615 NW Front St, Milford, DE 19963 to inform the public about new preliminary flood risk maps for parts of Kent and Sussex Counties.

The public is encouraged to attend the open house to learn about proposed Flood Insurance Rate Map (FIRM) changes and how the changes may affect their property. Maps showing portions of Kent and Sussex Counties impacted by these floodplain map changes can be viewed here: [dnrec.delaware.gov/swc/drainage/pages/flooding.aspx](http://dnrec.delaware.gov/swc/drainage/pages/flooding.aspx)

Over the past 10 years, DNREC's Watershed Stewardship Section has partnered with FEMA to improve the accuracy of flood risk maps statewide through a Cooperating Technical Partnership. New preliminary flood risk maps for portions of Kent and Sussex Counties were released in February. Those maps can also be found at [maps.riskmap3.com/DE/Kent2016PMR](http://maps.riskmap3.com/DE/Kent2016PMR) or [maps.riskmap3.com/DE/Sussex2016PMR](http://maps.riskmap3.com/DE/Sussex2016PMR).

"Hydrologic studies that determine water flows, base flood elevations and accurate floodplain boundaries were performed by DNREC on about 200 miles of waterways in western Sussex and southwestern Kent Counties. With these results, base flood elevations for many areas are now shown on FEMA's maps for the first time, providing property owners with more detailed and accurate flood risk assessments," said Michael Powell, flood program manager for DNREC's Division of Watershed Stewardship.

FEMA's flood risk maps are used by insurance companies to establish insurance rates and by local communities to enforce local floodplain codes. Many communities have recently amended local codes to adopt higher floodplain development standards, in conjunction with the release of the new flood risk maps. Several of these higher standards, such as first floor freeboard (building living space to a margin of safety above predicted flood levels), limiting development in floodplains and flood resistant foundation designs, were recommended by the Floodplain and Drainage Advisory Committee which formed in 2011 through Senate Bill 64 to support more effective floodplain management standards.

"Many of these higher standards – especially at least 18 inches of freeboard and siting new buildings away from high risk floodplains – can result in drastically lower flood insurance premiums due to the lower flood risk for buildings built this way." Powell added.

FEMA's National Flood Insurance Program makes flood insurance available to local property owners. Mortgage lenders require borrowers whose properties are located in a designated special flood hazard area to purchase flood insurance as a condition of receiving a federally backed mortgage loan in accordance with the Federal Disaster Protection Act of 1973.

While standard homeowners insurance does not cover damage incurred by flooding, all property owners can purchase flood insurance. Homeowners interested in how the proposed changes could impact the cost of their flood insurance premium should contact their insurance agent.

For information on the flood risk maps, contact Greg Williams or Michael Powell, DNREC Division of Watershed Stewardship at (302) 739-9921. For information on the DNREC's flood mitigation program, visit DNREC's website at [dnrec.delaware.gov/swc/Drainage/Pages/Flooding.aspx](http://dnrec.delaware.gov/swc/Drainage/Pages/Flooding.aspx).

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